

Certificate Number: 03621-PAE-DE-037184662

Bankruptcy Case Number: 18-10918



03621-PAE-DE-037184662

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 14, 2023, at 8:50 o'clock PM EST, Paul J McGinn completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 15, 2023 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor